



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [EAGLE BANCORP, INC.](#)

City/State [BETHESDA, MD](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [11,127,864](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[EAGLE BANCORP, INC.](#)
[7830 OLD GEORGETOWN ROAD](#)
[BETHESDA, MD 20814](#)

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	11,502,751			9,447,496			10,346,127			8,849,516			7,971,134		
Net income (\$000)	43,469			23,123			132,217			142,943			152,276		
Number of BHCs in peer group	133			146			128			146			154		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.89	2.67	65	3.40	3.13	68	3.12	2.77	72	3.68	3.21	79	3.99	3.33	90
+ Non-interest income	0.33	1.13	8	0.20	0.89	7	0.42	1.21	15	0.27	0.90	10	0.28	0.90	9
- Overhead expense	1.27	2.28	2	1.67	2.60	8	1.41	2.57	3	1.58	2.59	9	1.59	2.58	9
- Provision for credit losses	-0.08	-0.12	47	0.61	0.58	60	0.44	0.51	41	0.15	0.12	68	0.11	0.12	54
+ Securities gains (losses)	0.01	0.01	73	0.03	0.02	80	0.02	0.02	60	0.02	0.01	79	0	0	89
+ Other tax equivalent adjustments	0	0	91	0.01	0	95	0.01	0	91	0.01	0	95	0.01	0	65
= Pretax net operating income (tax equivalent)	2.04	1.78	69	1.36	0.88	76	1.72	1.04	88	2.25	1.53	91	2.59	1.55	97
Net operating income	1.51	1.36	64	0.98	0.71	66	1.28	0.81	85	1.62	1.19	87	1.91	1.22	93
Net income	1.51	1.35	65	0.98	0.71	66	1.28	0.82	84	1.62	1.19	87	1.91	1.22	93
Net income (Subchapter S adjusted)		1.78			1.10			1.18			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.37	3.18	58	4.54	4.29	71	3.90	3.55	72	5.01	4.49	85	5.06	4.38	89
Interest expense	0.41	0.29	75	1.05	0.87	70	0.68	0.52	75	1.23	1.02	69	0.98	0.81	70
Net interest income (tax equivalent)	2.96	2.88	54	3.49	3.36	53	3.22	3.01	61	3.78	3.45	66	4.08	3.58	83
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.27	0.16	74	0.12	0.11	65	0.25	0.27	59	0.13	0.11	63	0.05	0.09	46
Earnings coverage of net loan and lease losses (X)	10.63	25.70	43	20.37	18.72	57	11.02	22.91	48	22.38	22.46	56	61.26	29.27	79
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.36	1.49	41	1.23	1.17	57	1.41	1.58	41	0.98	0.94	59	1	0.94	62
Allowance for loan and lease losses / Total loans and leases	1.33	1.47	41	1.22	1.15	57	1.40	1.55	41	0.97	0.93	59	1	0.93	61
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.75	0.70	62	0.71	0.60	62	0.84	0.71	68	0.66	0.56	69	0.25	0.57	21
30–89 days past due loans and leases / Total loans and leases	0.94	0.33	91	0.36	0.45	43	1.32	0.39	93	0.35	0.31	65	0.82	0.32	91
Liquidity and Funding															
Net noncore funding dependence	16.44	-0.51	90	26.19	10.43	88	22.82	3.20	89	25.50	10.70	88	18.73	13.54	65
Net short-term noncore funding dependence	12.13	-6.88	91	20.74	5.47	91	17.56	-4.76	96	20.11	5.88	92	14.32	8.57	68
Net loans and leases / Total assets	68	60.99	73	78.11	71.80	75	69.61	61.58	72	83.76	72.36	93	82.74	73.30	87
Capitalization															
Tier 1 leverage ratio	10.28	9.15	82	11.33	10.30	76	10.31	9.13	82	11.62	10.39	78	12.10	10.37	85
Holding company equity capital / Total assets	11.33	10.72	61	11.64	11.10	61	11.16	11.16	48	13.25	11.37	76	13.22	11.21	81
Total equity capital (including minority interest) / Total assets	11.33	10.85	59	11.64	11.16	61	11.16	11.29	46	13.25	11.43	76	13.22	11.30	80
Common equity tier 1 capital / Total risk-weighted assets	14.42	12.57	80	12.14	12.03	61	13.49	12.38	73	12.87	12.50	65	12.49	12.37	63
Net loans and leases / Equity capital (X)	6	5.73	59	6.71	6.66	53	6.24	5.58	66	6.32	6.55	43	6.26	6.70	41
Cash dividends / Net income	18.25	23.13	36	31.25	53.69	40	21.43	42.30	23	15.62	25.65	31	0	24.05	9
Cash dividends / Net income (Subchapter S adjusted)		14.81			34.75			-0.65			93.20			35.12	
Growth Rates															
Assets	11.37	16.49	41	19.12	9.46	84	23.69	16.68	72	7.15	8.66	48	12.17	9.35	73
Equity capital	8.43	9.13	61	1.24	8.86	15	4.22	6.99	39	7.37	12.19	24	16.68	12.50	77
Net loans and leases	-3.05	7.22	21	9.56	8.61	65	2.79	9.07	28	8.47	8.63	60	8.93	10.51	57
Noncore funding	-2.58	-25.09	76	56.61	12.16	89	55.01	-12.18	97	34.91	4.16	88	-14.07	6.76	23
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.09	43	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	17.30	11.33	76	18.73	4.01	94	17.57	13.56	72	18.28	3.86	94	19.59	3.76	97
Equity investment in subsidiaries / Equity capital	108.65	102.85	79	112.01	104.84	78	108.57	102.81	82	112.05	104.21	80	112.69	104.10	80
Cash from ops + noncash items + op expense / Op expense + dividends	647.75	98.58	97	28.96	160.07	15	164.99	147.24	68	32.61	152.31	8	6.83	123.74	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	89,238	96,755	368,854	400,923	368,606	-7.77	37.45
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	88,431	95,887	365,578	398,155	366,285	-7.78	36.63
Tax-exempt income on loans and leases.....	807	868	3,276	2,768	2,321	-7.03	307.58
Estimated tax benefit on income on loans and leases.....	250	319	1,069	1,403	807	-21.66	118.61
Income on loans and leases (tax equivalent).....	89,488	97,074	369,923	402,326	369,413	-7.81	37.60
Investment interest income (tax equivalent).....	4,273	5,065	16,959	19,674	16,582	-15.63	53.28
Interest on balances due from depository institutions.....	553	1,559	2,601	7,438	6,616	-64.53	95.41
Interest income on other earning assets.....	262	556	2,078	1,983	2,009	-52.88	33.67
Total interest income (tax equivalent).....	94,576	104,254	391,561	431,421	394,620	-9.28	38.47
Interest on time deposits of \$250K or more	835	2,184	6,213	11,307	6,196	-61.77	
Interest on time deposits < \$250K.....	2,667	5,614	17,892	23,186	15,133	-52.49	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,397	12,748	29,460	56,533	38,878	-65.51	67.82
Interest on other borrowings and trading liabilities.....	665	532	2,943	2,643	4,167	25.00	1697.30
Interest on subordinated debt and mandatory convertible securities	2,979	2,979	11,916	11,916	11,916	0.00	187.27
Total interest expense.....	11,543	24,057	68,424	105,585	76,290	-52.02	121.26
Net interest income (tax equivalent).....	83,033	80,197	323,137	325,836	318,330	3.54	31.62
Non-interest income.....	9,457	4,649	43,881	24,167	22,484	103.42	63.16
Adjusted operating income (tax equivalent)	92,490	84,846	367,018	350,003	340,814	9.01	34.27
Overhead expense.....	36,636	39,460	145,542	139,847	126,707	-7.16	30.38
Provision for credit losses.....	-2,350	14,310	45,571	13,091	8,662		
Securities gains (losses)	221	822	1,815	1,517	97	-73.11	-64.58
Other tax equivalent adjustments	135	135	723	595	526	0.00	-57.28
Pretax net operating income (tax equivalent).....	58,560	32,033	178,443	199,177	206,068	82.81	51.40
Applicable income taxes	14,574	8,322	43,928	53,848	51,932	75.13	1.12
Tax equivalent adjustments	517	588	2,298	2,386	1,860	-12.07	-36.33
Applicable income taxes (tax equivalent).....	15,091	8,910	46,226	56,234	53,792	69.37	-0.88
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	43,469	23,123	132,217	142,943	152,276	87.99	85.33
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	43,469	23,123	132,217	142,943	152,276	87.99	85.33
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	43,469	23,123	132,217	142,943	152,276	87.99	85.33
Investment securities income (tax equivalent).....	4,273	5,065	16,959	19,674	16,582	-15.63	53.28
US Treasury and agency securities (excluding mortgage-backed securities)	560	1,340	3,015	5,671	4,801	-58.21	126.72
Mortgage-backed securities	2,665	2,900	10,032	11,445	9,302	-8.10	92.98
All other securities	1,048	825	3,912	2,558	2,479	27.07	-9.64
Cash dividends declared.....	7,932	7,225	28,330	22,332	0	9.79	
Common	7,932	7,225	28,330	22,332	0	9.79	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.29	2.96	70	4.41	3.99	86	3.78	3.27	82	4.88	4.19	88	4.95	4.08	94
Less: Interest expense	0.40	0.27	78	1.02	0.81	74	0.66	0.48	76	1.19	0.95	74	0.96	0.75	74
Equals: Net interest income (tax equivalent)	2.89	2.67	65	3.40	3.13	68	3.12	2.77	72	3.68	3.21	79	3.99	3.33	90
Plus: Non-interest income	0.33	1.13	8	0.20	0.89	7	0.42	1.21	15	0.27	0.90	10	0.28	0.90	9
Equals: adjusted operating income (tax equivalent)	3.22	3.87	17	3.59	4	31	3.55	4.04	26	3.96	4.16	44	4.28	4.27	49
Less: Overhead expense	1.27	2.28	2	1.67	2.60	8	1.41	2.57	3	1.58	2.59	9	1.59	2.58	9
Less: Provision for credit losses	-0.08	-0.12	47	0.61	0.58	60	0.44	0.51	41	0.15	0.12	68	0.11	0.12	54
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	73	0.03	0.02	80	0.02	0.02	60	0.02	0.01	79	0	0	65
Plus: other tax equivalent adjustments	0	0	91	0.01	0	95	0.01	0	91	0.01	0	95	0.01	0	89
Equals: Pretax net operating income (tax equivalent)	2.04	1.78	69	1.36	0.88	76	1.72	1.04	88	2.25	1.53	91	2.59	1.55	97
Less: Applicable income taxes (tax equivalent)	0.52	0.40	81	0.38	0.19	87	0.45	0.23	92	0.64	0.35	95	0.67	0.32	96
Less: Minority interest	0	0	42	0	0	47	0	0	42	0	0	45	0	0	46
Equals: Net operating income	1.51	1.36	64	0.98	0.71	66	1.28	0.81	85	1.62	1.19	87	1.91	1.22	93
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.51	1.35	65	0.98	0.71	66	1.28	0.82	84	1.62	1.19	87	1.91	1.22	93
Memo: Net income (last four quarters)	1.40	1.07	81	1.45	1.06	85	1.28	0.82	84	1.62	1.19	86	1.91	1.22	93
Net income—BHC and noncontrolling (minority) interest	1.51	1.37	65	0.98	0.71	66	1.28	0.83	83	1.62	1.19	86	1.91	1.22	93
Margin Analysis															
Average earning assets / Average assets	97.68	93.08	94	97.20	93.22	93	97.05	92.32	93	97.36	93.22	93	97.83	93.23	95
Average interest-bearing funds / Average assets	61.37	62.97	47	65.81	71	29	61.70	64.06	41	61.13	70.66	16	60.33	70.70	13
Interest income (tax equivalent) / Average earning assets	3.37	3.18	58	4.54	4.29	71	3.90	3.55	72	5.01	4.49	85	5.06	4.38	89
Interest expense / Average earning assets	0.41	0.29	75	1.05	0.87	70	0.68	0.52	75	1.23	1.02	69	0.98	0.81	70
Net interest income (tax equivalent) / Average earning assets	2.96	2.88	54	3.49	3.36	53	3.22	3.01	61	3.78	3.45	66	4.08	3.58	83
Yield or Cost															
Total loans and leases (tax equivalent)	4.57	4.05	79	5.05	4.75	76	4.67	4.27	73	5.46	4.98	80	5.55	4.85	87
Interest-bearing bank balances	0.13	0.10	84	1.31	1.24	61	0.34	0.27	72	4.19	2.26	91	3.69	1.88	95
Federal funds sold and reverse repos	0.10	0.26	52	0.78	0.85	38	0.28	0.68	33	1	2.02	18	1	1.50	25
Trading assets	0	0.39	27		0.48			0.60			0.49			0.70	
Total earning assets	3.35	3.15	61	4.52	4.23	77	3.88	3.51	72	4.99	4.47	85	5.04	4.33	90
Investment securities (tax equivalent)	1.41	1.84	21	2.47	2.64	36	1.94	2.25	24	2.57	2.74	33	2.46	2.69	32
US Treasury and agency securities (excluding mortgage-backed securities)	0.82	1.30	26	2.98	2.63	73	2.05	1.75	65	2.68	2.54	57	2.20	2.20	62
Mortgage-backed securities	1.13	1.60	12	2.17	2.42	22	1.55	2.05	11	2.40	2.54	31	2.24	2.44	25
All other securities	2.68	2.93	44	2.64	3.38	20	3.11	3.24	50	3.38	3.80	32	3.75	3.74	54
Interest-bearing deposits	0.48	0.26	85	1.51	0.98	88	0.91	0.53	87	2.10	1.13	94	1.40	0.85	90
Time deposits of \$250K or more	1.43	0.82	93	2.57	2.02	91	2.15	1.42	93	2.70	2.13	95	1.78	1.57	72
Time deposits < \$250K	1.55	0.78	96	2.40	1.79	93	2.11	1.36	96	2.42	1.91	90	1.93	1.42	94
Other domestic deposits	0.32	0.17	82	1.16	0.69	88	0.63	0.36	85	1.57	0.86	91	1.23	0.64	91
Foreign deposits		0.13			1.79			0.42			2.53			1.85	
Federal funds purchased and repos	0.21	0.18	75	1.15	0.72	79	0.97	0.62	81	1.13	1.23	50	0.50	1.03	37
Other borrowed funds and trading liabilities	0.86	1.38	34	0.75	0.78	54	0.82	1.50	21	0.65	1.03	50	0.96	2.10	3
All interest-bearing funds	0.65	0.42	84	1.55	1.14	82	1.07	0.74	82	1.95	1.34	89	1.59	1.06	90

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
Non-interest Income and Expenses										
Total non-interest income		9,457		4,649		43,881		24,167		22,484
Fiduciary activities income		0		0		0		0		0
Service charges on deposit accounts - domestic		977		1,425		4,416		6,247		7,014
Trading revenue.....		0		0		0		0		0
Investment banking fees and commissions.....		0		0		0		0		0
Insurance activities revenue.....		100		133		605		533		616
Venture capital revenue.....		0		0		0		0		0
Net servicing fees		94		87		345		370		257
Net securitization income		0		0		0		0		0
Net gains (losses) on sales of loans, OREO, other assets.....		6,998		1,111		28,554		9,356		6,859
Other non-interest income.....		1,288		1,893		9,961		7,661		7,738
Total overhead expenses		36,636		39,460		145,542		139,847		126,707
Personnel expense.....		21,769		17,798		74,440		79,842		67,734
Net occupancy expense.....		3,618		3,821		15,715		14,387		15,659
Goodwill impairment losses		0		0		0		0		0
Amortization expenses and impairment loss (other intangible assets).....		0		11		43		715		956
Other operating expenses.....		11,249		17,830		55,344		44,903		42,358
Fee income on mutual funds and annuities.....		0		0		0		0		0
Memoranda										
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0
Number of equivalent employees		508		494		519		492		470
Average personnel expense per employee.....		42.85		36.03		143.43		162.28		144.11
Average assets per employee.....		22,643.21		19,124.49		19,934.73		17,986.82		16,959.86
BHC Peer # 1 Pct BHC Peer # 2 Pct BHC Peer # 1 Pct BHC Peer # 2 Pct BHC Peer # 2 Pct BHC Peer # 2 Pct										
Analysis Ratios										
Mutual fund fee income / Non-interest income		0	2.10	11	0	0.72	34	0	2.02	10
Overhead expenses / Net Interest Income + non-interest income		39.78	59.31	4	46.76	63.41	5	39.83	62.28	2
Percent of Average Assets										
Total overhead expense		1.27	2.28	2	1.67	2.60	8	1.41	2.57	3
Personnel expense.....		0.76	1.28	8	0.75	1.50	4	0.72	1.30	7
Net occupancy expense.....		0.13	0.24	11	0.16	0.32	6	0.15	0.26	10
Other operating expenses.....		0.39	0.73	5	0.76	0.76	52	0.54	0.94	13
Overhead less non-interest income		0.95	1.10	32	1.47	1.67	32	0.98	1.25	30
Percent of Adjusted Operating Income (Tax Equivalent)										
Total overhead expense		39.61	58.69	4	46.51	61.62	6	39.66	61.82	3
Personnel expense.....		23.54	33.28	9	20.98	35.22	5	20.28	32.36	5
Net occupancy expense.....		3.91	6.42	15	4.50	7.45	12	4.28	6.58	13
Other operating expenses.....		12.16	18.45	7	21.03	18.43	69	15.09	22.28	13
Total non-interest income		10.22	28.42	9	5.48	20.39	6	11.96	28.83	13
Fiduciary activities income		0	2.15	12	0	1.69	23	0	2.09	12
Service charges on domestic deposit accounts		1.06	3.21	16	1.68	3.19	27	1.20	3.27	17
Trading revenue.....		0	0.97	24	0	0.16	45	0	1.28	25
Investment banking fees and commissions.....		0	2.51	7	0	1.14	18	0	2.46	6
Insurance activities revenue.....		0.11	0.38	58	0.16	0.52	68	0.16	0.41	64
Venture capital revenue.....		0	0.02	45	0	0	50	0	0.01	44
Net servicing fees		0.10	0.99	38	0.10	-0.34	61	0.09	0.01	63
Net securitization income		0	0.01	45	0	0	49	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets		7.57	3.74	80	1.31	3.28	50	7.78	3.92	80
Other non-interest income.....		1.39	8.65	3	2.23	7.77	8	2.71	9.65	3
Overhead less non-interest income		29.39	29.66	43	41.03	41.03	52	27.70	31.93	34
Applicable income taxes / Pretax net operating income (tax equivalent).....		24.89	21.04	87	25.98	17.29	86	24.62	18.63	89
Applicable income tax + TE / Pretax net operating income + TE		25.77	22.74	83	27.82	21.44	80	25.91	21.18	85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	5,964,586	6,344,772	6,201,951	6,286,358	5,722,696	-5.99	46.93	
Commercial and industrial loans	1,632,969	1,459,547	1,554,904	1,241,310	1,177,891	11.88	45.71	
Loans to individuals	1,278	1,679	1,315	1,702	1,906	-23.88	-67.46	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	101,743	119,432	120,051	98,313	134,731	-14.81	150.73	
Less: Unearned income	31,691	24,521	29,804	25,228	26,523	29.24	36.41	
Loans and leases, net of unearned income	7,668,885	7,900,909	7,848,417	7,602,455	7,010,701	-2.94	47.43	
Less: Allowance for loan and lease losses	102,070	96,336	109,579	73,658	69,944	5.95	86.91	
Net loans and leases	7,566,815	7,804,573	7,738,838	7,528,797	6,940,757	-3.05	47.02	
Debt securities that reprice or mature in over 1 year	1,282,456	597,275	1,024,149	668,962	669,235	114.72	181.10	
Mutual funds and equity securities	100	100	100	100	100	0.00	-52.38	
Subtotal	8,849,371	8,401,948	8,763,087	8,197,859	7,610,092	5.33	57.93	
Interest-bearing bank balances	1,637,083	797,814	1,654,433	153,800	269,478	105.20	1007.26	
Federal funds sold and reverse repos	25,785	28,277	28,200	38,987	11,934	-8.81	73.00	
Debt securities that reprice or mature within 1 year	86,454	261,443	126,736	174,203	114,686	-66.93	178.42	
Trading assets	3,637	0	0	0	0			
Total earning assets	10,602,330	9,489,482	10,572,456	8,564,849	8,006,190	11.73	82.89	
Non-interest-bearing cash and due from depository institutions	80,402	113,523	106,420	49,186	40,452	-29.18	105.41	
Premises, fixed assets, and leases	43,208	41,885	41,775	42,826	15,438	3.16	157.82	
Other real estate owned	4,987	8,237	4,987	1,487	1,394	-39.46	29.67	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	396,937	339,092	392,164	330,371	325,663	17.06	44.45	
Total assets	11,127,864	9,992,219	11,117,802	8,988,719	8,389,137	11.37	81.48	
Quarterly average assets	11,502,751	9,447,496	11,139,447	9,420,276	8,434,525	21.75	89.39	
Average loans and leases (YTD)	7,831,500	7,689,365	7,917,820	7,371,148	6,660,728	1.85	53.57	
Memoranda								
Loans held-for-sale	142,196	60,036	88,205	56,707	19,254	136.85	211.29	
Loans not held-for-sale	7,526,689	7,840,873	7,760,212	7,545,748	6,991,447	-4.01	45.98	
Real estate loans secured by 1–4 family	452,515	442,981	417,068	457,133	482,007	2.15	-14.23	
Commercial real estate loans	5,509,917	5,900,834	5,782,716	5,828,263	5,239,707	-6.62	56.02	
Construction and land development	1,349,473	1,414,691	1,382,487	1,609,647	1,616,098	-4.61	50.29	
Multifamily	576,685	795,404	716,870	673,051	396,184	-27.50	50.16	
Nonfarm nonresidential	3,583,759	3,690,739	3,683,359	3,545,565	3,227,425	-2.90	59.31	
Real estate loans secured by farmland	2,154	957	2,167	962	982	125.08	394.04	
Total investment securities	1,369,010	858,818	1,150,985	843,265	784,021	59.41	180.83	
U.S. Treasury securities	0	34,999	0	34,855	0	-100.00		
US agency securities (excluding mortgage-backed securities)	267,510	145,566	173,456	177,214	243,566	83.77	279.85	
Municipal securities	107,128	75,588	108,131	73,930	45,769	41.73	-2.53	
Mortgage-backed securities	940,646	549,581	833,466	546,433	475,237	71.16	222.13	
Asset-backed securities	0	0	0	0	0			
Other debt securities	53,626	52,984	35,832	10,733	19,349	1.21	258.99	
Mutual funds and equity securities	100	100	100	100	100	0.00	-52.38	
Available-for-sale securities	1,368,910	858,718	1,150,885	843,165	783,921	59.41	180.81	
U.S. Treasury securities	0	34,999	0	34,855	0	-100.00		
US agency securities (excluding mortgage-backed securities)	267,510	145,566	173,456	177,214	243,566	83.77	279.85	
Municipal securities	107,128	75,588	108,131	73,930	45,769	41.73	-2.53	
Mortgage-backed securities	940,646	549,581	833,466	546,433	475,237	71.16	222.13	
Asset-backed securities	0	0	0	0	0			
Other debt securities	53,626	52,984	35,832	10,733	19,349	1.21	258.99	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-2,018	20,086	21,827	4,171	-9,495			
Available-for-sale securities appreciation (depreciation)	32,806	0	0	0	0			
Structured notes, fair value	269,968	363,784	268,419	378,360	528,216	-25.79	-36.48	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,594,333	1,994,209	2,809,334	2,064,367	2,104,220	30.09	772.21
NOW, ATS and transaction accounts	862,709	931,598	756,923	863,856	593,107	-7.39	688.56
Time deposits less brokered deposits < \$250K	-2,018,883	-1,693,147	-2,455,690	-863,966	-464,091		
MMDA and other savings accounts	4,875,840	3,950,495	4,645,186	3,013,129	2,949,559	23.42	22.17
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	6,313,999	5,183,155	5,755,753	5,077,386	5,182,795	21.82	42.22
Time deposits of \$250K or more	236,482	329,377	231,078	350,600	445,786	-28.20	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	20,061	31,377	26,726	30,980	30,413	-36.06	-70.04
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	300,000	300,000	300,000	257,789	0	0.00	
Other borrowings w/remaining maturity over 1 year	0	0	50,000	22,170	0		
Brokered deposits < \$250K	2,648,363	2,629,036	3,202,372	1,796,405	1,345,704	0.74	
Noncore funding	3,204,906	3,289,790	3,810,176	2,457,944	1,821,903	-2.58	292.29
Trading liabilities	3,516	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	218,175	267,784	218,077	217,687	217,296	-18.53	216.39
Other liabilities	126,435	88,712	92,904	45,021	58,202	42.52	190.48
Total liabilities	9,867,031	8,829,441	9,876,910	7,798,038	7,280,196	11.75	83.77
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	316	320	315	331	342	-1.25	-5.11
Common surplus	428,917	439,321	427,016	482,286	528,380	-2.37	-15.28
Retained earnings	833,598	710,072	798,061	705,105	584,494	17.40	224.28
Accumulated other comprehensive income	-1,998	13,065	15,500	2,959	-4,275		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,260,833	1,162,778	1,240,892	1,190,681	1,108,941	8.43	65.33
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,260,833	1,162,778	1,240,892	1,190,681	1,108,941	8.43	65.33
Total liabilities and capital	11,127,864	9,992,219	11,117,802	8,988,719	8,389,137	11.37	81.48
Memoranda							
Non-interest-bearing deposits	2,594,334	1,994,209	2,809,334	2,064,367	2,104,220	30.09	75.99
Interest-bearing deposits	6,604,510	6,147,359	6,379,869	5,160,024	4,870,065	7.44	77.75
Total deposits	9,198,844	8,141,568	9,189,203	7,224,391	6,974,285	12.99	77.25
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,240,892	1,190,681	1,190,681	1,108,941	951,112		
Accounting restatements	0	-10,931	-10,931	0	0		
Net income	43,469	23,123	132,217	142,943	152,276		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,964	1,192	6,146	8,798	8,078		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	62	44,168	61,432	54,903	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	7,932	7,225	28,330	22,332	0		
Change in other comprehensive income	-17,498	10,106	12,541	7,234	-2,525		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,260,833	1,162,778	1,240,892	1,190,681	1,108,941		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	53.60	36.10	85	63.50	52.54	74	55.78	36.22	87	69.94	52.67	89	68.22	53.63	80
Commercial and industrial loans	14.67	13.88	57	14.61	11.25	70	13.99	13.52	55	13.81	11.45	65	14.04	11.42	69
Loans to individuals	0.01	3.42	2	0.02	2.65	6	0.01	3.40	3	0.02	2.71	5	0.02	2.65	7
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0	43	0	0.03	31	0	0	44	0	0	44
Agricultural loans.....	0	0.19	10	0	0.50	16	0	0.19	11	0	0.53	17	0	0.47	18
Other loans and leases.....	0.91	4.29	18	1.20	1.37	64	1.08	4.63	18	1.09	1.08	68	1.61	2.64	47
Net loans and leases.....	68	60.99	73	78.11	71.80	75	69.61	61.58	72	83.76	72.36	93	82.74	73.30	87
Debt securities over 1 year.....	11.52	16.70	27	5.98	13.39	15	9.21	15.55	24	7.44	13.66	19	7.98	13.20	23
Mutual funds and equity securities	0	0.06	32	0	0.05	41	0	0.05	32	0	0.06	38	0	0.05	41
Subtotal	79.52	78.43	44	84.08	85.81	31	78.82	78.16	37	91.20	86.76	85	90.71	87.24	77
Interest-bearing bank balances	14.71	9.08	83	7.98	3.70	87	14.88	7.51	89	1.71	2.97	40	3.21	2.30	72
Federal funds sold and reverse repos	0.23	0.50	76	0.28	0.04	90	0.25	0.82	75	0.43	0.03	93	0.14	0.01	92
Debt securities 1 year or less	0.78	1.59	37	2.62	2.03	67	1.14	1.68	46	1.94	2.10	59	1.37	2.14	52
Trading assets	0.03	0.56	43	0	0.05	39	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets.....	95.28	91.48	93	94.97	92.21	88	95.09	91.05	93	95.28	92.39	84	95.44	92.24	89
Non-interest cash and due from depository institutions.....	0.72	1	29	1.14	1.13	52	0.96	1.07	37	0.55	1.14	17	0.48	1.25	14
Other real estate owned.....	0.04	0.02	85	0.08	0.04	79	0.04	0.02	82	0.02	0.04	47	0.02	0.04	47
All other assets.....	4	7.44	6	3.90	6.58	11	3.95	7.82	5	4.17	6.41	20	4.08	6.39	16
Memoranda															
Short-term investments	15.72	11.92	73	10.88	6.17	82	16.27	11.17	79	4.08	5.36	46	4.72	4.70	59
U.S. Treasury securities.....	0	0.98	13	0.35	0.24	76	0	0.84	17	0.39	0.29	77	0	0.37	27
US agency securities (excluding mortgage-backed securities)	2.40	0.73	86	1.46	1.01	68	1.56	0.63	82	1.97	1.25	72	2.90	1.67	74
Municipal securities	0.96	1.77	51	0.76	2.69	34	0.97	1.69	52	0.82	2.58	36	0.55	2.66	28
Mortgage-backed securities	8.45	12.38	35	5.50	9.31	24	7.50	11.75	31	6.08	9.38	30	5.66	8.73	32
Asset-backed securities	0	0.35	25	0	0.28	35	0	0.32	24	0	0.30	34	0	0.26	33
Other debt securities	0.48	0.46	64	0.53	0.53	65	0.32	0.42	58	0.12	0.53	46	0.23	0.52	53
Loans held-for-sale.....	1.28	0.46	85	0.60	0.45	72	0.79	0.52	75	0.63	0.39	80	0.23	0.29	70
Loans held for investment	67.64	61.15	71	78.47	71.37	78	69.80	61.72	73	83.95	72.01	93	83.34	73.24	87
Real estate loans secured by 1–4 family	4.07	11.69	19	4.43	16.12	9	3.75	11.91	18	5.09	16.02	10	5.75	16.83	11
Revolving	0.77	1.51	33	1.02	2.22	31	0.83	1.66	31	1.15	2.24	34	1.38	2.43	41
Closed-end, secured by first liens	3.23	9.76	17	3.30	13.19	10	2.85	9.81	17	3.77	13.07	12	4.22	13.60	14
Closed-end, secured by junior liens	0.07	0.21	32	0.11	0.37	22	0.08	0.22	33	0.17	0.37	32	0.14	0.41	27
Commercial real estate loans	49.51	22.27	94	59.05	32.97	93	52.01	22.22	96	64.84	33.26	97	62.46	33.39	96
Construction and land development	12.13	3.32	98	14.16	4.95	97	12.43	3.40	97	17.91	5	99	19.26	4.78	99
Multifamily.....	5.18	3.21	76	7.96	4.89	80	6.45	3.12	86	7.49	4.76	78	4.72	5.12	61
Nonfarm nonresidential	32.21	14.77	96	36.94	21.52	95	33.13	14.72	96	39.44	21.85	96	38.47	21.85	95
Real estate loans secured by farmland.....	0.02	0.33	35	0.01	0.95	25	0.02	0.33	35	0.01	0.95	27	0.01	0.88	25

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	77.78	57.91	88	80.30	73	62	79.02	57.15	89	82.69	72.74	69	81.63	72.88	67
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	5.90	19.43	13	5.61	22.54	8	5.31	19.43	12	6.01	22.29	8	6.88	23.13	9
Real estate loans secured by 1–4 family.....	1.11	2.45	32	1.29	3.11	27	1.17	2.64	31	1.35	3.13	29	1.66	3.34	36
Revolving	4.79	16.76	13	4.31	19	9	4.14	16.59	11	4.66	18.71	10	5.22	19.33	10
Closed-end.....	71.85	35.36	97	74.69	46.09	95	73.68	34.63	97	76.66	46.16	95	74.74	45.57	95
Construction and land development.....	17.60	5.29	97	17.91	6.94	95	17.61	5.26	96	21.17	6.97	99	23.05	6.53	98
1–4 family.....	2.22	1.05	82	3.65	1.53	85	2.34	0.93	83	4.92	1.47	95	5.70	1.52	96
Other.....	15.38	4.21	97	14.25	5.29	97	15.27	4.19	97	16.25	5.34	96	17.35	4.90	97
Multifamily.....	7.52	5.08	76	10.07	6.63	78	9.13	4.96	86	8.85	6.42	75	5.65	6.76	55
Nonfarm nonresidential	46.73	23.47	97	46.71	30.32	91	46.93	22.93	96	46.64	30.59	90	46.04	30.16	93
Owner-occupied.....	15.31	7.93	87	13.96	10.67	76	14.87	7.68	87	14.52	10.68	79	14.92	10.31	81
Other.....	31.42	15.25	97	32.75	19.09	91	32.06	14.95	96	32.11	19.36	89	31.11	19.35	90
Real estate loans secured by farmland.....	0.03	0.56	34	0.01	1.39	25	0.03	0.54	33	0.01	1.38	27	0.01	1.27	24
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.01	43	0	0.06	31	0	0	44	0	0	44
Commercial and industrial loans	21.29	23.16	47	18.47	16.08	63	19.81	22.17	44	16.33	16.16	57	16.80	16.21	58
Loans to individuals	0.02	6.02	2	0.02	3.97	6	0.02	6.13	3	0.02	4	5	0.03	3.89	7
Credit card loans	0	0.50	22	0	0.03	32	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans.....	0	0.33	10	0	0.74	16	0	0.32	11	0	0.78	17	0	0.69	18
Other loans and leases.....	1.33	8.05	17	1.51	1.96	63	1.53	9.09	17	1.29	1.48	68	1.92	3.74	43
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	473.31	382.51	70	557.82	495.64	65	504.16	381.27	76	543.72	493.53	63	531.17	505.61	56
Real estate loans secured by 1–4 family.....	35.91	124.29	14	38.95	152.35	8	33.90	125.03	13	39.54	151.03	8	44.74	161.34	9
Revolving	6.77	16.14	29	8.99	21.20	29	7.46	17.42	30	8.91	21.25	29	10.78	23.52	35
Closed-end.....	29.14	106.79	14	29.96	128.54	10	26.44	106.14	12	30.63	127.10	11	33.96	134.73	12
Commercial real estate loans	437.23	237.40	90	518.79	312.51	92	470.08	234.65	92	504.10	311.74	91	486.34	316.03	89
Construction and land development.....	107.09	35.26	97	124.38	46.61	97	112.38	35.62	97	139.22	46.63	98	150	44.92	98
1–4 family.....	13.50	6.84	79	25.39	10.01	88	14.93	6.34	80	32.35	9.52	93	37.09	10.21	94
Other.....	93.59	28.01	97	98.99	35.67	97	97.45	28.16	97	106.87	35.90	97	112.91	33.75	98
Multifamily.....	45.76	34.02	73	69.93	46.80	79	58.27	32.74	83	58.21	44.76	75	36.77	48.38	53
Nonfarm nonresidential	284.38	157.71	89	324.49	205.18	88	299.42	155.06	90	306.66	206.64	83	299.56	208.15	85
Owner-occupied.....	93.18	52.99	82	96.97	71.52	77	94.90	52.37	82	95.50	71.54	76	97.09	70.68	75
Other.....	191.20	102.29	91	227.52	129.31	89	204.53	100.54	94	211.17	130.65	85	202.47	134.17	83
Real estate loans secured by farmland.....	0.17	3.50	34	0.08	8.74	25	0.18	3.44	32	0.08	8.66	26	0.09	8.13	25
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.03	43	0	0.28	31	0	0.01	44	0	0.01	44
Commercial and industrial loans	129.58	145.22	44	128.32	107.03	66	126.40	139.91	43	107.36	106.70	56	109.33	107.07	55
Loans to individuals	0.10	35.91	2	0.15	24.64	6	0.11	37.47	2	0.15	24.83	4	0.18	24.45	6
Credit card loans	0	2.59	22	0	0.20	32	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans.....	0	1.94	10	0	4.59	16	0	1.88	11	0	4.86	17	0	4.49	18
Other loans and leases.....	8.07	47.52	15	10.50	13.34	65	9.76	49.54	15	8.50	10.25	68	12.51	25.58	44
Supplemental															
Non-owner occupied CRE loans / Gross loans	56.66	27.81	95	60.81	35.25	91	58.89	27.32	96	62.23	35.38	93	60.10	35.09	91
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	344.82	185.94	90	422.43	239.50	89	375.75	183.76	92	409.22	239.13	89	391.07	243.62	86
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	438	243.39	90	519.40	315.61	92	470.64	240.85	92	504.72	315.15	91	488.16	318.90	87

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	15.72	11.92	73	10.88	6.17	82	16.27	11.17	79	4.08	5.36	46	4.72	4.70	59
Liquid assets	26.56	27.16	50	16.71	16.56	56	25.15	26.22	55	11.13	16.28	24	12.40	15.56	40
Investment securities	12.30	18.78	25	8.59	16.02	14	10.35	17.85	17	9.38	16.41	17	9.35	16.02	20
Net loans and leases	68	60.99	73	78.11	71.80	75	69.61	61.58	72	83.76	72.36	93	82.74	73.30	87
Net loans, leases and standby letters of credit	68.59	61.79	72	78.90	72.18	79	70.24	62.48	72	84.53	72.78	93	83.73	73.71	87
Core deposits	56.74	73.69	14	51.87	71.07	4	51.77	70.67	13	56.49	71.61	8	61.78	69.97	18
Noncore funding	28.80	11.95	86	32.92	15.12	93	34.27	14.13	86	27.34	14.61	90	21.72	16.58	71
Time deposits of \$250K or more	2.13	1.96	61	3.30	4.27	42	2.08	2.11	55	3.90	4.33	51	5.31	4.28	69
Foreign deposits	0	0.34	39	0	0	48	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	0.18	1.22	33	0.31	0.91	49	0.24	1.47	34	0.34	0.77	51	0.36	0.96	50
Secured federal funds purchased	0	0	48	0	0	47	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	-0.05	0.60	17	0.03	0.86	44	-0.01	0.54	20	-0.09	0.75	6	0.22	0.97	46
Commercial paper	0	0.01	45	0	0	49	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	2.70	1.11	82	3	2.71	63	2.70	1.24	79	2.87	2.75	61	0	3.63	8
Earning assets that reprice within 1 year	58.64	38.67	92	62.13	32.25	95	58.70	39.38	91	55.76	33.16	92	58.93	32.35	93
Interest-bearing liabilities that reprice within 1 year	52.58	7.73	97	54.25	18.02	91	50.63	8.20	97	49.53	18.54	87	52.88	18.20	90
Long-term debt that reprices within 1 year	0	0.28	30	0	0.12	37	0	0.47	27	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	6.06	29.49	8	7.88	13.56	30	8.07	29.11	10	6.23	13.71	29	6.06	12.98	32
Other Liquidity and Funding Ratios															
Net noncore funding dependence	16.44	-0.51	90	26.19	10.43	88	22.82	3.20	89	25.50	10.70	88	18.73	13.54	65
Net short-term noncore funding dependence	12.13	-6.88	91	20.74	5.47	91	17.56	-4.76	96	20.11	5.88	92	14.32	8.57	68
Short-term investment / Short-term noncore funding	61.96	246.74	16	38.40	85.19	41	54.03	184.19	17	18.20	78.10	23	26.65	62.28	45
Liquid assets - short-term noncore funding / Nonliquid assets	1.61	30.67	10	-13.97	7.37	6	-6.64	28.18	6	-12.71	6.90	6	-6.06	4.17	27
Net loans and leases / Total deposits	82.26	76.22	67	95.86	90.71	63	84.22	79.43	66	104.21	90.96	85	99.52	92.88	69
Net loans and leases / Core deposits	119.84	83.77	90	150.58	102.17	96	134.45	88.34	92	148.28	102.55	97	133.92	106.50	89
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.62			0.81			1.57			0.36			-0.47		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.17	1.31	18	1.90	2.80	40	1.92	4.31	18	0.39	1.28	24	-0.94	-1.95	67
Structured notes appreciation (depreciation) / Tier 1 capital	-0.10	0	13	-0.05			0.02			-0.02			-0.04		
Percent of Investment Securities															
Held-to-maturity securities	0	12.84	14	0	6.21	26	0	11.38	15	0	7.25	23	0	10.76	18
Available-for-sale securities	99.99	85.49	88	99.99	92.49	72	99.99	87.23	89	99.99	91.33	76	99.99	88.32	76
U.S. Treasury securities	0	5.10	13	4.08	1.66	82	0	4.72	16	4.13	2.07	80	0	2.08	27
US agency securities (excluding mortgage-backed securities)	19.54	4.35	88	16.95	6.85	83	15.07	4.01	87	21.02	8.16	84	31.07	11	85
Municipal securities	7.83	9.71	58	8.80	16.56	42	9.39	9.83	61	8.77	15.40	41	5.84	16.63	32
Mortgage-backed securities	68.71	66.67	48	63.99	57.75	56	72.41	66.64	57	64.80	57.07	59	60.62	54.50	52
Asset-backed securities	0	1.97	25	0	1.61	34	0	1.91	24	0	1.70	34	0	1.54	33
Other debt securities	3.92	3.05	67	6.17	3.74	73	3.11	3.01	64	1.27	3.73	52	2.47	3.75	60
Mutual funds and equity securities	0.01	0.36	34	0.01	0.46	43	0.01	0.35	32	0.01	0.49	39	0.01	0.41	42
Debt securities 1 year or less	6.32	9.29	47	30.44	13.45	84	11.01	10.55	63	20.66	13.55	73	14.63	13.91	63
Debt securities 1 to 5 years	12.60	16.09	46	22.60	22.24	55	21.86	17.03	65	30.87	23.43	69	39.95	23.42	77
Debt securities over 5 years	81.08	72.48	56	46.95	60.11	31	67.12	69.86	41	48.46	58.63	33	45.41	58.36	32
Pledged securities	19.72	33.48	33	42.36	46.13	48	23.32	35.67	35	44.87	43.76	51	67.37	42.20	78
Structured notes, fair value	2.40	0.05	95	0	0.05	40	0	0.02	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	60.85	156.41	37	453.70	42.20	96	393.03	183.32	85	-7.35	32.84	27	77.95	16.28	85
Investment securities	59.41	31.91	79	11.23	4.97	63	36.49	23.62	72	7.56	4.80	62	33.08	8.02	87
Core deposits	21.82	29.18	28	6.68	9.29	41	13.36	26.88	10	-2.03	9.96	4	25.33	10.40	83
Noncore funding	-2.58	-25.09	76	56.61	12.16	89	55.01	-12.18	97	34.91	4.16	88	-14.07	6.76	23

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,915,246	2,213,198	2,277,238
Commit: Secured commercial real estate loans	1,045,718	1,205,283	1,026,648	1,179,629	1,398,370
Commit: Unsecured real estate loans	1,349	750	14,793	0	3,149
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	65,776	79,590	70,780	69,723	83,162
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	26,789	0	26,911	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	26,789	0	26,911	0	0
Derivative Contracts					
Interest rate futures and forward contracts	331,465	414,352	454,029	178,268	110,337
Written options contracts (interest rate)	251,359	215,042	367,478	49,869	41,733
Purchased options contracts (interest rate)	59,500	0	0	0	0
Interest rate swaps	415,796	314,665	400,859	240,997	277,500
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							17.23	22.01	41	24.62	16.97	85	27.15	17.31	87
Standby letters of credit	0.59	0.67	58	0.80	0.34	89	0.64	0.71	62	0.78	0.36	87	0.99	0.35	94
Commercial and similar letters of credit	0	0.02	20	0	0.01	37	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.11	41	0	0	50	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0.24	0.28	66	0	0	46	0.24	0.35	66	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0	48	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.24	0.16	80	0	0	48	0.24	0.30	79	0	0	47	0	0	47
Derivative contracts	9.51	42.67	29	9.45	4.61	76	10.99	48.62	30	5.22	2.95	77	5.12	6.51	54
Interest rate contracts	9.51	30.32	32	9.45	4.45	76	10.99	34.36	32	5.22	2.87	77	5.12	6.40	54
Interest rate futures and forward contracts	2.98	4.59	77	4.15	0.37	93	4.08	6.21	78	1.98	0.08	94	1.32	0.25	90
Written options contracts (interest rate)	2.26	2	71	2.15	0.42	86	3.31	2.18	79	0.55	0.13	87	0.50	0.26	79
Purchased options contracts (interest rate)	0.53	1.45	65	0	0.03	44	0	1.46	22	0	0.02	45	0	0.07	40
Interest rate swaps	3.74	20.33	23	3.15	2.93	72	3.61	20.83	20	2.68	2.19	76	3.31	5.18	52
Foreign exchange contracts	0	6.19	25	0	0	47	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.83	26	0	0	47	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.03	41	0	0	49	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.71	39	0	0	49	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.80	33	0	0	48	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.06	43	0	0	49	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.27	38	0	0	49	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.18	38	0	0	48	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.27	37	0	0	49	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							24.19	42.82	27	30.03	24.81	71	34.19	25.18	79

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,058,120	944,059	1,222,366	469,134	429,570
Interest rate contracts	1,058,120	944,059	1,222,366	469,134	429,570
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	331,465	414,352	454,029	178,268	110,337
Written options	251,359	215,042	367,478	49,869	41,733
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	251,359	215,042	367,478	49,869	41,733
Purchased options	59,500	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	59,500	0	0	0	0
Swaps	415,796	314,665	400,859	240,997	277,500
Held for trading.....	434,796	0	0	0	0
Interest rate contracts	434,796	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	623,324	944,059	1,222,366	469,134	429,570
Interest rate contracts	623,324	944,059	1,222,366	469,134	429,570
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	588,374	729,017	573,481	290,866	319,233
One year or less	100,000	414,352	100,000	49,869	41,733
Over 1 year to 5 years	313,784	243,913	325,904	200,587	250,000
Over 5 years	174,590	70,752	147,577	40,410	27,500
Gross negative fair value (absolute value)	3,649	6,424	4,208	667	328
Gross positive fair value.....	6,151	3,130	5,213	584	3,956
Held for trading.....	6,151	0	0	0	0
Non-traded.....	0	3,130	5,213	584	3,956
Current credit exposure on risk-based capital derivative contracts	3,637	331	3,491	280	229
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.52	76	100	99.81	59	100	94.10	77	100	99.57	60	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.16	25	0	0.02	43	0	3.49	25	0	0.14	42	0	0	46
Foreign exchange contracts	0	1.04	33	0	0.01	46	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards	31.33	12.82	79	43.89	16.76	82	37.14	14.05	82	38	14.06	80	25.69	11.75	77
Written options	23.76	8.11	83	22.78	14.03	70	30.06	8.18	88	10.63	11.73	67	9.72	11.14	70
Exchange-traded	0	0.10	42	0	0	48	0	0.14	40	0	0	48	0	0	49
Over-the-counter	23.76	7.80	83	22.78	13.57	70	30.06	7.73	89	10.63	10.84	67	9.72	10.65	70
Purchased options	5.62	3.58	74	0	1.84	34	0	3.42	19	0	2.45	35	0	1.29	38
Exchange-traded	0	0.11	42	0	0	49	0	0.15	40	0	0	49	0	0	49
Over-the-counter	5.62	3.15	76	0	1.82	35	0	2.86	21	0	2.28	36	0	1.22	38
Swaps	39.30	69.64	19	33.33	59.14	26	32.79	68.76	17	51.37	64.61	32	64.60	65.42	35
Held for trading	41.09	42.14	47	0	10.82	36	0	43.53	19	0	15.01	35	0	13.60	38
Interest rate contracts	41.09	36.29	50	0	12.35	36	0	36.62	19	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.47	33	0	0	47	0	1.60	32	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.51	40	0	0	48	0	0.68	38	0	0	48	0	0	49
Non-traded	58.91	57.86	52	100	89.18	63	100	56.47	80	100	84.99	64	100	86.40	61
Interest rate contracts	58.91	54.11	56	100	88.61	68	100	53.82	87	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.45	33	0	0.01	45	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.12	37	0	0	47	0	0.10	37	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	55.61	90.92	8	77.22	67.08	46	46.92	91.48	5	62	80.07	25	74.31	82.85	28
One year or less	9.45	26.80	38	43.89	15.23	82	8.18	32.05	32	10.63	15.20	58	9.72	12.75	62
Over 1 year to 5 years	29.65	28.69	56	25.84	15.99	68	26.66	27.06	54	42.76	22.92	74	58.20	22.66	82
Over 5 years	16.50	30.03	35	7.49	28.82	32	12.07	29.56	30	8.61	34.12	29	6.40	36.28	31
Gross negative fair value (absolute value)	0.34	1.21	16	0.68	3.13	17	0.34	1.55	19	0.14	1.30	21	0.08	0.66	22
Gross positive fair value	0.58	1.70	8	0.33	2.44	17	0.43	2.23	6	0.12	1.14	14	0.92	1.10	40
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	19	0.01	0.02	67	0	0.07	14	0	0	70	0	0.01	34
Gross positive fair value (X)	0.01	0.07	18	0	0.01	68	0	0.09	14	0	0	69	0	0.01	55
Held for trading (X)	0.01	0.05	46	0	0	44	0	0.07	19	0	0	44	0	0	40
Non-traded (X)	0	0.01	6	0	0.01	72	0	0.02	42	0	0	72	0	0.01	65
Current credit exposure (X)	0	0.05	22	0	0.01	74	0	0.06	19	0	0.01	43	0	0	40
Credit losses on derivative contracts	0	0	47	0	0	49	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	50	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.04	0.61	23	0	0.11	70	0.04	0.85	19	0	0.10	43	0	0.06	40

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	109,579	73,658	73,658	69,944	64,757
Gross losses	5,358	2,318	20,260	10,218	4,985
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	110	72	162	841	1,510
Net losses	5,248	2,246	20,098	9,377	3,475
Provision for loan and lease losses	-2,261	14,310	45,405	13,091	8,662
Adjustments	0	10,614	10,614	0	0
Ending balance	102,070	96,336	109,579	73,658	69,944
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.08	-0.11	49	0.61	0.58	59	0.44	0.51	41	0.15	0.12	68	0.11	0.12
Provision for loan and lease losses / Average loans and leases	-0.12	-0.20	50	0.74	0.80	56	0.57	0.82	32	0.18	0.16	61	0.13	0.16
Provision for loan and lease losses / Net loan and lease losses	-43.08	-168.35	50	637.13	717.14	57	225.92	487.86	26	139.61	142.73	56	249.27	182.69
Allowance for loan and lease losses / Total loans and leases not held for sale	1.36	1.49	41	1.23	1.17	57	1.41	1.58	41	0.98	0.94	59	1	0.94
Allowance for loan and lease losses / Total loans and leases	1.33	1.47	41	1.22	1.15	57	1.40	1.55	41	0.97	0.93	59	1	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	4.86	18.09	14	10.72	24.62	44	5.45	11.58	38	7.86	17.18	44	20.13	21.35
Allowance for loan and lease losses / Nonaccrual assets	195.25	291.29	36	201.81	334.63	41	179.81	299.17	28	151.16	315.75	38	429.71	285.36
ALLL / 90+ days past due + nonaccrual loans and leases	195.25	246.27	43	201.81	291.99	46	179.81	244.34	39	151.16	283.41	42	429.71	259.30
Gross loan and lease losses / Average loans and leases	0.27	0.24	67	0.12	0.15	54	0.26	0.34	51	0.14	0.16	52	0.07	0.15
Recoveries / Average loans and leases	0.01	0.08	8	0	0.04	10	0	0.07	4	0.01	0.05	22	0.02	0.05
Net losses / Average loans and leases	0.27	0.16	74	0.12	0.11	65	0.25	0.27	59	0.13	0.11	63	0.05	0.09
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	44	0	0	49	0	0.48
Recoveries / Prior year-end losses	0.54	7.39	5	0.70	9.45	6	1.59	33.98	3	16.87	41.80	27	33.01	51.25
Earnings coverage of net loan and lease losses (X)	10.63	25.70	43	20.37	18.72	57	11.02	22.91	48	22.38	22.46	56	61.26	29.27
Net Loan and Lease Losses By Type														
Real estate loans	0.09	0.03	81	0.15	0.02	91	0.13	0.04	82	0.08	0.02	84	0	0.01
Real estate loans secured by 1–4 family	0	-0.01	58	0.50	0.01	97	0.35	0.01	98	0	0.02	30	-0.03	0.01
Revolving	0	-0.03	61	0	0	57	0.10	0.01	83	0	0.02	47	-0.11	0.02
Closed-end	0	-0.01	63	0.65	0.02	97	0.42	0	98	0	0.02	25	0	0.01
Commercial real estate loans	0.10	0.05	78	0.12	0.02	88	0.12	0.07	77	0.09	0.02	85	0.01	0.01
Construction and land development	0.06	0	89	0.50	-0.01	97	0.21	0	95	0	-0.02	32	0.01	-0.02
1–4 family	0.06	0	96	0.50	0	99	0.13	0	96	0	0	54	0	0.14
Other	0	0	57	0	-0.01	60	0.09	0	93	0	-0.02	30	0.01	-0.02
Multifamily	0	0	54	0	0	56	0	0	58	0.47	0	99	0.03	0.92
Nonfarm nonresidential	0.13	0.07	80	0	0.02	52	0.10	0.11	63	0.05	0.03	72	0	0.02
Owner-occupied	0	0.01	50	0	0.01	54	0	0.02	39	0	0.01	62	0	0.01
Other	0.13	0.06	83	0	0.01	54	0.10	0.08	72	0.05	0.01	84	0	0.01
Real estate loans secured by farmland	0	0	57	0	0	50	0	0.02	46	0	0.01	45	0	0.49
Commercial and industrial loans	0.96	0.20	94	-0.02	0.23	16	0.76	0.47	79	0.35	0.27	67	0.27	0.18
Loans to individuals	1.06				0.87			1.13			0.74		3.31	0.71
Credit card loans	2.41				2.23			2.92			1.89			1.65
Agricultural loans	0.02				0.01			0.19			0.02			0.03
Loans to foreign governments and institutions	0				0			0						
Other loans and leases	0	0.09	37	0	0.19	34	0.01	0.15	46	0	0.14	33	0	0.28

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		72,395		28,458		103,725		26,264		57,383					
90+ days past due loans and leases		0		0		0		0		0					
Nonaccrual loans and leases.....		52,276		47,737		60,943		48,729		16,277					
Total past due and nonaccrual loans and leases.....		124,671		76,195		164,668		74,993		73,660					
Restructured 30–89 days past due		0		5,649		5,356		0		2,370					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		6,443		2,508		8,712		2,512		544					
Total restructured loans and leases		6,443		8,157		14,068		2,512		2,914					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		0		6,202		13		107		10,626					
Other real estate owned.....		4,987		8,237		4,987		1,487		1,394					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.94	0.33	91	0.36	0.45	43	1.32	0.39	93	0.35	0.31	65	0.82	0.32	91
90+ days past due loans and leases	0	0.11	8	0	0.04	15	0	0.12	9	0	0.03	15	0	0.03	14
Nonaccrual loans and leases.....	0.68	0.65	62	0.60	0.53	64	0.78	0.66	65	0.64	0.48	72	0.23	0.49	23
90+ days past due and nonaccrual loans and leases.....	0.68	0.82	51	0.60	0.59	57	0.78	0.85	52	0.64	0.54	70	0.23	0.54	20
30–89 days past due restructured.....	0	0.01	20	0.07	0	96	0.07	0.01	90	0	0	29	0.03	0.01	89
90+ days past due restructured	0	0	30	0	0	47	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured.....	0.08	0.13	47	0.03	0.04	69	0.11	0.13	52	0.03	0.07	45	0.01	0.10	20
30–89 days past due loans held for sale	0	0	41	0	0	47	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	48	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	39	0	0	47	0	0.01	38	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.94	0.33	91	0.36	0.46	43	1.32	0.40	93	0.35	0.31	65	0.82	0.32	90
90+ days past due assets	0	0.11	8	0	0.04	15	0	0.12	8	0	0.03	15	0	0.03	14
Nonaccrual assets	0.68	0.66	62	0.60	0.53	64	0.78	0.67	65	0.64	0.48	72	0.23	0.49	23
30+ days past due and nonaccrual assets	1.63	1.18	75	0.96	1.07	51	2.10	1.29	83	0.99	0.87	65	1.05	0.88	69
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.47	0.50	55	0.48	0.42	62	0.55	0.52	60	0.54	0.39	73	0.19	0.39	26
90+ days past due and nonaccrual assets + other real estate owned	0.51	0.53	56	0.56	0.48	66	0.59	0.55	62	0.56	0.45	70	0.21	0.45	24
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.51	0.58	47	0.68	0.49	74	0.64	0.60	59	0.56	0.56	55	0.37	0.59	30
Allowance for loan and lease losses	56.10	69.27	44	70.40	63.13	61	65.07	66.66	54	68.32	92.08	42	43.85	95.97	24
Equity capital + allowance for loan and lease losses	4.20	5.03	48	5.39	4.23	70	5.28	4.97	58	3.98	4.77	46	2.60	5.09	26
Tier 1 capital + allowance for loan and lease losses	4.49	5.96	41	5.87	4.65	73	5.72	6.05	51	4.35	5.30	46	2.85	5.65	28
Loans and leases + other real estate owned	0.75	0.97	41	0.86	0.68	66	0.91	0.97	51	0.66	0.78	49	0.44	0.82	25

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		1.08	0.31	92	0.40	0.43	55	1.19	0.39	92	0.24	0.28	54	0.89	0.29	92
	90+ days past due		0	0.13	15	0	0.03	22	0	0.16	14	0	0.03	24	0	0.03	19
	Nonaccrual.....		0.68	0.76	54	0.50	0.52	55	0.76	0.76	62	0.54	0.45	66	0.16	0.48	20
Commercial and industrial	30–89 days past due		0.43	0.22	81	0.23	0.40	44	1.38	0.23	97	0.22	0.22	61	0.51	0.23	83
	90+ days past due		0	0.02	15	0	0.02	28	0	0.03	16	0	0.02	30	0	0.02	32
	Nonaccrual.....		0.71	0.69	63	1.10	0.73	75	0.85	0.75	64	1.22	0.74	80	0.60	0.61	59
Individuals	30–89 days past due		0	0.53	5	0.48	0.59	51	1.67	0.83	86	0.53	0.60	51	0	0.68	6
	90+ days past due		0	0.11	20	0	0.03	29	0	0.14	19	0	0.02	31	0	0.03	31
	Nonaccrual.....		0	0.22	10	0.42	0.14	86	20.08	0.28	97	0	0.12	16	0	0.15	14
Depository institution loans	30–89 days past due			0.01			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.17			0.17			0.17			0.10			0.11	
	90+ days past due			0			0			0			0			0.01	
	Nonaccrual.....			0.44			0.62			0.49			0.80			0.46	
Foreign governments	30–89 days past due			0.03						0							
	90+ days past due			0						0							
	Nonaccrual.....			0.04						0.09							
Other loans and leases	30–89 days past due		0.83	0.13	92	0	0.32	23	6.99	0.18	98	8.66	0.28	97	0.20	0.18	75
	90+ days past due		0	0.01	34	0	0.01	40	0	0.01	33	0	0	40	0	0	41
	Nonaccrual.....		0.26	0.15	74	0	0.06	36	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.26	0.47	32	1.85	0.67	93	3.32	0.65	96	0.67	0.53	68	6.24	0.52	99
	90+ days past due	0	0.28	18	0	0.05	27	0	0.33	16	0	0.05	28	0	0.04	22
	Nonaccrual	2.37	0.88	90	2.76	0.60	97	1.61	0.89	84	2.87	0.55	97	0.41	0.61	38
Revolving	30–89 days past due	0.31	0.31	57	0.68	0.45	73	10.71	0.48	98	0.32	0.36	56	1.52	0.36	95
	90+ days past due	0	0.03	32	0	0.02	37	0	0.03	30	0	0.01	37	0	0.02	37
	Nonaccrual	6.23	1.31	91	0.53	0.37	67	0.35	1.13	25	0.47	0.34	66	0.42	0.35	62
Closed-end	30–89 days past due	0.24	0.48	32	2.20	0.69	94	1.23	0.65	82	0.77	0.56	70	7.74	0.54	99
	90+ days past due	0	0.31	20	0	0.05	29	0	0.38	17	0	0.05	29	0	0.05	24
	Nonaccrual	1.47	0.85	80	3.43	0.62	97	1.97	0.87	87	3.56	0.57	97	0.41	0.64	38
Junior lien	30–89 days past due	0.02	0.01	74	0.04	0.03	73	0.08	0.02	94	0.01	0.02	52	0.01	0.02	53
	90+ days past due	0	0	35	0	0	41	0	0	32	0	0	41	0	0	38
	Nonaccrual	0.07	0.05	73	0.05	0.04	70	0.09	0.04	80	0	0.03	11	0	0.03	12
Commercial real estate	30–89 days past due	1.15	0.22	96	0.29	0.31	57	1.04	0.26	94	0.20	0.15	71	0.40	0.16	83
	90+ days past due	0	0.02	24	0	0.01	33	0	0.02	23	0	0.02	34	0	0.02	31
	Nonaccrual	0.54	0.62	51	0.33	0.43	52	0.70	0.62	61	0.35	0.34	59	0.14	0.41	32
Construction and development	30–89 days past due	0.33	0.22	77	1.13	0.36	86	0.44	0.28	73	0.40	0.20	77	0.27	0.17	72
	90+ days past due	0	0.01	35	0	0.01	42	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	0.79	0.50	79	0.49	0.21	82	0.60	0.41	79	0.72	0.18	86	0.25	0.18	73
1–4 family	30–89 days past due	0.29	0.03	96	0.15	0.09	74	0.09	0.03	82	0.05	0.05	76	0.27	0.07	82
	90+ days past due	0	0	44	0	0	46	0	0	42	0	0	47	0	0	48
	Nonaccrual	0.01	0.02	69	0.19	0.02	93	0.01	0.03	65	0.55	0.01	97	0	0.04	37
Other	30–89 days past due	0.03	0.16	44	0.98	0.21	88	0.35	0.22	74	0.34	0.12	82	0	0.06	28
	90+ days past due	0	0	38	0	0	44	0	0	40	0	0	44	0	0	45
	Nonaccrual	0.78	0.43	80	0.29	0.16	77	0.58	0.35	81	0.17	0.14	73	0.25	0.10	81
Multifamily	30–89 days past due	0	0.08	27	0	0.11	68	0.02	0.09	48	0	0.03	38	0	0.03	36
	90+ days past due	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
	Nonaccrual	0.19	0.13	75	0.25	0.04	88	0.15	0.11	72	0.30	0.03	90	0.19	0.04	86
Nonfarm non-residential	30–89 days past due	1.65	0.20	97	0.02	0.28	19	1.46	0.23	95	0.16	0.13	69	0.52	0.17	85
	90+ days past due	0	0.02	27	0	0.02	35	0	0.02	26	0	0.02	37	0	0.02	34
	Nonaccrual	0.50	0.78	45	0.29	0.55	39	0.85	0.80	59	0.20	0.36	38	0.07	0.52	20
Owner Occupied	30–89 days past due	0.20	0.06	87	0.02	0.13	27	0.16	0.07	83	0.13	0.06	76	0.23	0.08	82
	90+ days past due	0	0	33	0	0.01	38	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0.42	0.32	73	0.27	0.23	64	0.67	0.27	88	0.18	0.19	52	0.07	0.20	35
Other	30–89 days past due	1.45	0.12	99	0	0.12	32	1.30	0.14	96	0.02	0.05	57	0.29	0.07	85
	90+ days past due	0	0.01	34	0	0.01	43	0	0.01	33	0	0.01	41	0	0.01	39
	Nonaccrual	0.08	0.40	26	0.02	0.22	33	0.18	0.44	39	0.02	0.14	36	0	0.22	27
Farmland	30–89 days past due	0	0.13	30	0	0.25	27	0	0.11	30	0	0.21	28	0	0.09	32
	90+ days past due	0	0.01	45	0	0.02	43	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	0	1.14	20	0	1.20	25	0	1.13	19	0	1.06	24	0	0.49	27
Credit card	30–89 days past due		0.75			0.92			0.95			0.87			1.03	
	90+ days past due		0.56			0.27			0.63			0.18			0.26	
	Nonaccrual		0.10			0.02			0.05			0			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	429,233	439,641	427,331	482,617	528,722										
Retained earnings	848,908	727,835	815,381	705,105	584,494										
Accumulated other comprehensive income (AOCI)	-1,998	13,065	15,500	2,959	-4,275										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,276,143	1,180,541	1,258,212	1,190,681	1,108,941										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	104,330	104,395	104,306	105,593	106,076										
Accumulated other comprehensive income-related adjustments	-1,609	13,504	16,010	2,572	-4,573										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,173,422	1,062,642	1,137,896	1,082,516	1,007,438										
Adjustments and deductions for common equity tier 1 capital	0	3,801	0	0	0										
Common equity tier 1 capital	1,173,422	1,058,841	1,137,896	1,082,516	1,007,438										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,173,422	1,058,841	1,137,896	1,082,516	1,007,438										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	192,000	206,000	206,000	206,000	220,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	88,286	81,667	94,328	73,737	69,989										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	280,286	287,667	300,328	279,737	289,989										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	280,286	287,667	300,328	279,737	289,989										
Exited advanced approach tier 2 capital															
Total capital	1,453,708	1,346,508	1,438,224	1,362,253	1,297,427										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	11,518,061	9,447,496	11,139,447	9,420,276	8,434,525										
Less: Deductions from common equity tier 1 capital	104,330	104,395	104,306	105,593	105,484										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	11,413,731	9,343,101	11,035,141	9,314,683	8,329,041										
Total risk-weighted assets	8,139,565	8,721,092	8,438,085	8,409,528	8,067,249										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	BHC 14.42	Peer # 1 12.54	Pct 80	BHC 12.14	Peer # 2 10.41	Pct 65	BHC 13.49	Peer # 1 12.35	Pct 73	BHC 12.87	Peer # 2 12.50	Pct 65	BHC 12.49	Peer # 2 12.37	Pct 64
Common equity tier 1 capital, column B	0	0.28	46	0	0	50	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	BHC 14.42	Peer # 1 13.31	Pct 73	BHC 12.14	Peer # 2 11.09	Pct 49	BHC 13.49	Peer # 1 13.08	Pct 64	BHC 12.87	Peer # 2 13.19	Pct 55	BHC 12.49	Peer # 2 13.03	Pct 49
Tier 1 capital, column B	0	0.32	46	0	0	50	0	0.34	46	0	0	50	0	0	50
Total capital, column A	BHC 17.86	Peer # 1 15.37	Pct 85	BHC 15.44	Peer # 2 12.51	Pct 78	BHC 17.04	Peer # 1 15.23	Pct 80	BHC 16.20	Peer # 2 14.63	Pct 78	BHC 16.08	Peer # 2 14.48	Pct 78
Total capital, column B	0	0.36	46	0	0	50	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	BHC 10.28	Peer # 1 9.15	Pct 82	BHC 11.33	Peer # 2 10.30	Pct 76	BHC 10.31	Peer # 1 9.13	Pct 82	BHC 11.62	Peer # 2 10.39	Pct 78	BHC 12.10	Peer # 2 10.37	Pct 85
Supplementary leverage ratio, advanced approaches HCs	7.94						8.72								

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			100			133			605			533				616	-24.81	
Other insurance activities income			100			133			605			533				616	-24.81	
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			77,119			76,139			76,729			75,724				73,441	1.29	30.55
Analysis Ratios																		
03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018						
BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	39	0	0	48	0	0	48			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			60			53.67			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			40			46.33			40			33.33					
Separate account assets (L/H) / Total life assets	12.21			0			11.24			0			0			0		
Insurance activities revenue / Adjusted operating income	0.11	0.38	58	0.16	0.52	68	0.16	0.41	64	0.15	0.37	70	0.18	0.46	69			
Premium income / Insurance activities revenue	0	2.23	43	0	0	47	0	2.84	40	0	0.03	47	0	0	48			
Credit related premium income / Total premium income	33.33			100			38.23			100			50					
Other premium income / Total premium income	66.67			0			61.77			0			50					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0	48	0	0.03	44	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C)	22.15			32.87			15.59			37.86			72.25					
Insurance net income (L/H) / Equity (L/H)	3.56						3.62											
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			52.20			447.82			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0		0.07			0			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0		0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	44	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.05	11	32	6.59	11.40	26	6.15	11.03	33	6.55	11.53	25	6.82	13.70	23			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0	49	0	0.75	37	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	5,076	4,992	0	0	9,773
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	5,076	4,992	0	0	9,773
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.69			0			0.87			0			0	
Cost: Interest-bearing deposits.....		0.13			1.79			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37						5.18							
Commercial and industrial loans		1.94						0.64			2.35			3.83	
Foreign governments and institutions		0						0							
Growth Rates															
Net loans and leases.....		-6.17			-41.40			-2.40			-47.91			-27.26	
Total selected assets.....	1.68	-2.56	61	-49.33	-24.74	30		2.04		-100	-25.04	12	-0.79	5.03	59
Deposits		2.95			92.56			3.46			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	36.95	15.37	40.12	20.11	11.19	
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
30–89 Days Past Due Securitized Assets						5-Year
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		8,145	236	141,982	956	678	3351.27	17606.52
Dividends		8,000	0	141,325	0	0		
Interest		145	236	657	956	678	-38.56	215.22
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		8,145	236	141,982	956	678	3351.27	17606.52
Securities gains (losses)		0	0	0	0	0		-100.00
Other operating income		0	0	0	0	0		-100.00
Total operating income		8,145	236	141,982	956	678	3351.27	16190.00
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		2,979	2,979	11,916	11,916	11,916	0.00	187.27
Other expenses		712	3,082	4,647	4,565	2,771	-76.90	138.13
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		3,691	6,061	16,563	16,481	14,687	-39.10	176.27
Income (loss) before taxes		4,454	-5,825	125,419	-15,525	-14,009		
Applicable income taxes (credit)		-770	-1,191	-607	-3,176	-2,892		
Extraordinary items								
Income before undistributed income of subsidiaries		5,224	-4,634	126,026	-12,349	-11,117		
Equity in undistributed income of subsidiaries		38,245	27,757	6,191	155,292	163,392	37.79	57.37
Bank subsidiaries		38,245	27,757	6,191	155,292	160,742	37.79	57.93
Nonbank subsidiaries		0	0	0	0	2,650		-100.00
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		43,469	23,123	132,217	142,943	152,275	87.99	85.34
Memoranda								
Bank net income		46,245	27,757	147,516	155,292	160,742	66.61	90.97
Nonbank net income		0	0	0	0	2,650		-100.00
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,369,860	91.98	1,312,481	94.60	1,424,332	96.71	1,334,197	1,248,949	4.37	82.29
Common and preferred stock		1,369,860	91.98	1,302,481	93.88	1,347,235	91.47	1,334,197	1,248,949	5.17	82.29
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	77,097	5.23	0	0	0	
Other receivables		0	0	10,000	0.72	0	0	0	0	-100.00	
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	755	-100.00	
Common and preferred stock		0	0	0	0	0	0	0	755	-100.00	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		15,877	1.07	17,007	1.23	16,716	1.13	7,218	100	-6.64	7496.65
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		93,630	6.29	57,293	4.13	29,273	1.99	70,704	72,783	63.42	46.88
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		9,940	0.67	634	0.05	2,495	0.17	3,273	8,214	1467.82	238.10
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,489,307	100.00	1,387,415	100.00	1,472,816	100.00	1,415,392	1,330,801	7.34	78.96
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		218,175	14.65	217,784	15.70	218,077	14.81	217,687	217,296	0.18	216.38
Other liabilities		10,299	0.69	6,853	0.49	13,847	0.94	7,025	4,564	50.28	1585.60
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		228,474	15.34	224,637	16.19	231,924	15.75	224,712	221,860	1.71	228.41
Equity Capital		1,260,833	84.66	1,162,778	83.81	1,240,892	84.25	1,190,680	1,108,941	8.43	65.33
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		316	0.02	320	0.02	315	0.02	331	342	-1.25	-5.11
Common surplus		428,917	28.80	439,321	31.66	427,016	28.99	482,286	528,380	-2.37	-15.28
Retained earnings		833,598	55.97	710,072	51.18	798,061	54.19	705,105	584,494	17.40	224.28
Accumulated other comprehensive income		-1,998	-0.13	13,065	0.94	15,500	1.05	2,958	-4,275		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,489,307	100.00	1,387,415	100.00	1,472,816	100.00	1,415,392	1,330,801	7.34	78.96
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	13.86	12.54	64	7.63	6.30	58	10.93	7.29	81	12.20	10.58	70	14.90	11.03	84
Bank net income / Average equity investment in banks	13.62	12.55	62	8.42	7.10	58	10.97	7.45	77	11.87	10.85	61	13.87	11.56	75
Nonbank net income / Average equity investment in nonbanks		12.53			10.48			9.75		0	12.07	20	37.05	10.83	88
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			4.73			7.01			15.16			9.40	
Bank net income / Parent net income	106.39	95.97	86	120.04	110.40	81	111.57	88.16	83	108.64	103.77	76	105.56	104.73	58
Nonbank net income / Parent net income	0	2.83	15	0	1.40	26	0	3.59	14	0	1.08	24	1.74	0.99	75
Subsidiary holding companies' net income / Parent net income		65.70			119.15			68.34			92.33			90.39	
Leverage															
Total liabilities / Equity capital	18.12	17.74	72	19.32	10.22	78	18.69	20.06	69	18.87	9.66	80	20.01	9.50	82
Total debt / Equity capital	17.30	11.90	76	18.73	4.27	94	17.57	14.41	72	18.28	3.93	94	19.59	3.94	97
Total debt + notes payable to subs that issued TPS / Equity capital	17.30	14.30	73	18.73	8.42	80	17.57	16.67	71	18.28	7.99	80	19.59	7.93	86
Total debt + Loans guaranteed for affiliate / Equity capital	17.30	12.02	76	18.73	4.31	94	17.57	14.68	72	18.28	3.97	94	19.59	3.98	97
Total debt / Equity capital – excess over fair value	17.30	12	76	18.73	4.27	94	17.57	14.52	72	18.28	3.93	94	19.59	3.94	97
Long-term debt / Equity capital	17.30	11.33	76	18.73	4.01	94	17.57	13.56	72	18.28	3.86	94	19.59	3.76	97
Short-term debt / Equity capital	0	0.52	41	0	0.09	43	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.04	41	0	0	46	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.10	40	0	0	46	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	100	35.48	98	81.33	15.79	92	81.35	34.67	91	90.76	14.37	94	100	15.49	96
Double Leverage															
Equity investment in subs / Equity capital	108.65	102.85	79	112.01	104.84	78	108.57	102.81	82	112.05	104.21	80	112.69	104.10	80
Total investment in subs / Equity capital	108.65	108.21	68	112.87	105.17	78	114.78	110.16	81	112.05	104.48	79	112.69	104.38	80
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.63	0.22	77	1.51	0.93	71	0.80	0.47	68	1	0.44	74	0.92	0.36	76
Equity investment in subs – equity cap / Net income-div (X)	0.77	0.74	60	2.20	2.76	56	1.02	1.82	39	1.19	1.47	53	0.92	1.18	52
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	76.70	111.20	34	10.74	155.57	9	317.62	136.59	94	10.65	153.39	5	24.31	113.37	9
Cash from ops + noncash items + op expense / Op expense + dividend	647.75	98.58	97	28.96	160.07	15	164.99	147.24	68	32.61	152.31	8	6.83	123.74	7
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	653.70	85.35	96	-0.94	75.34	22	7.71	134.08	3	94.64	105.99	25	65.28	108.88	14
Pretax operating income + interest expense / Interest expense	249.51	1,142.88	34	-95.54	5,770.74	15	1,152.53	2,016.32	56	-30.29	17,211.14	6	-17.56	1,631.73	15
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	249.51	1,357.31	31	-95.54	1,663.81	10	1,152.53	1,539.23	60	-30.29	2,481.22	8	-17.56	1,015.91	13
Dividends + interest from subsidiaries / Interest expense + dividends	74.65	117.86	35	2.31	170.29	16	352.79	150.43	91	2.79	196.13	8	5.69	140.89	10
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	5.48	40	0	13.95	31	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		33.13			16.34			35.64			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.97	23	0	1.37	31	0	3.85	24	0	1.59	31	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0			0.10			0			0	
Nonaccrual		1.22			0			1.03			8.16			0.70	
Total		1.27			0			1.13			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0	49	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total	0	0.03	47	0	0	49	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.80	15	0	0.11	29	0	2.66	14	0	0.13	29	0.02	0.14	61
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0.08	38	0	0	49	0	0	49

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	151.84	74.87	90		77.30		22.48	81.10	10		65.39				87.25
Dividends declared / Net income	18.25	23.13	36	31.25	53.69	40	21.43	42.29	23	15.62	25.65	31	0	24.10	9
Net income – dividends / Average equity.....	11.33	9.52	69	5.24	3.31	62	8.59	4.14	86	10.29	7.61	80	14.90	8.12	93
Percent of Dividends Paid															
Dividends from bank subsidiaries	100.86	101.14	49	0	147.78	12	498.85	132.17	95	0	160.93	7			131.90
Dividends from nonbank subsidiaries	0	3.28	30	0	0.72	33	0	3.41	23	0	2.59	28			2.83
Dividends from subsidiary holding companies.....	0	4.75	46	0	0	48	0	4.85	44	0	0	48			0
Dividends from all subsidiaries	100.86	128.99	42	0	168.67	7	498.85	174.85	93	0	209.89	4			144.51
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	17.30	30.63	40	0	86	13	95.80	60.28	83	0	45.88	8	0	33.37	10
Interest income from bank subsidiaries.....	0.31	0.12	82	0.85	0.13	90	0.45	0.36	76	0.62	0.09	91	0.42	0.11	88
Management and service fees from bank subsidiaries	0	1.08	36	0	0.79	43	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	17.61	33.49	38	0.85	92.03	20	96.25	62.88	78	0.62	48.40	13	0.42	35.67	16
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.24			45.12			56.39			76.61		0	80.47	8
Interest income from nonbank subsidiaries.....		2.80			0.17			7.38			0.91		0	0.31	46
Management and service fees from nonbank subsidiaries		0.53			0.18			0.86			0.02		0	0.17	46
Other income from nonbank subsidiaries.....		0.09			0			0.16			0.01		0	0.06	46
Operating income from nonbank subsidiaries		69.48			57.35			79.84			83.73		0	96.62	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			43.92			43.51			65.48			43.51	
Interest income from subsidiary holding companies		6.44			0			8.40			0			0	
Management and service fees from subsidiary holding companies.....		0.37			0			0.44			0			0	
Other income from subsidiary holding companies.....		-1.46			0			0.01			0			0.15	
Operating income from subsidiary holding companies.....		34.47			43.92			55.20			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.22	58.57	66	0	65.31	14	99.54	69.76	79	0	77.61	8	0	72.95	9
Interest income from bank subsidiaries.....	1.78	0.72	85	100	2.06	97	0.46	0.63	71	100	0.23	98	100	0.55	98
Management and service fees from bank subsidiaries	0	4.11	36	0	1.90	43	0	1.87	37	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0	47	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	100	71.70	91	100	80.20	79	100	82.20	93	100	94.06	87	100	89.39	88
Dividends from nonbank subsidiaries	0	5.32	29	0	1.90	32	0	1.95	23	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.82	37	0	0.01	45	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0	48	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0	48	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0	10.59	21	0	3.37	28	0	4.70	16	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies.....	0	1.03	46	0	0	48	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies	0	0.13	45	0	0	50	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	0	48	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		142.34			613.06			135.13			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt	0	29.59	12	0	70.56	16	0	27.08	12	0	70.71	14	0	81.26	15